

Claims

1. A payment transaction system comprising:  
a receiver processor for receiving payment details  
5 from a consumer's communication device, the device being provided with a template for input of information by the consumer to allow the consumer to input payment data into the communication device relating to the payment which is to be made; and  
10 a central facility for maintaining an account relating to the consumer and for receiving the payment data from the receiver processor for authorising the payment or declining the payment and for supplying a signal to the receiver processor which indicates whether  
15 the payment is authorised or declined.
2. The system of claim 1 further comprising a retailer processor coupled to the receiver processor and/or the central facility for storing details of payments made by  
20 the consumer to enable a retailer to reconcile payments made by the consumer with funds supplied from the central facility.
3. The system of claim 2 wherein the receiver processor  
25 comprises a store EPOS checkout terminal, the terminal having apparatus for receiving a signal from the communication device which transmits the payment data from the communication device to the receiver processor.
- 30 4. The system of claim 1 wherein the central facility comprises a server which includes an account transaction payment database for maintaining account details relating to the consumer, and an approval processor for receiving the payment data relating to the payment, and for  
35 approving or declining the payment based on the status of the consumer's account as maintained in the account transaction payment database.

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5. The system of claim 2 wherein the retailer processor has a store back office server coupled to the EPOS terminal, the store back office server having a store database.

6. The system of claim 5 wherein the retailer processor has a communication transmission processor and a transaction payment database, and wherein the receiver processor and the retailer processor are coupled together by a communication link.

7. The system of claim 6 wherein the transmission processor is connected by a fixed line to the central facility server for transmitting the payment data to the central facility server and for receiving via a fixed line an indication as to whether the payment is approved or declined, so that if the payment is approved, the approval can be updated in the transaction payment database, the central facility processor also being for supplying to the store back office server an indication that the payment is approved or declined for in turn supply to the EPOS checkout terminal, so that a transaction associated with the payment can proceed if the payment is approved, or cease if the payment is declined.

8. The system of claim 7 wherein the transmission processor comprises a modem for supplying the payment data via the fixed line to the approval processor.

9. The system of claim 7 wherein a single fixed line supplies the payment data from the modem to the approval processor and the approval or decline data from the approval processor to the retailer's head office server.

10. The system of claim 3 wherein the apparatus for receiving the payment data from the communication device

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comprises an EDC (Electronic Data Capture) machine or cradle in which the communicator device can sit, so the data is transmitted by contact between the communicator device and the EDC machine or cradle.

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11. The system of claim 3 wherein the apparatus comprises an infrared detector for infrared communication between the communicator and the apparatus.

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12. The system of claim 3 wherein the apparatus is for receiving blue-tooth communication from the communication device so the payment data is transmitted from the communication device to the EPOS checkout terminal.

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13. The system of claim 1 wherein the communication device comprises a mobile telephone.

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14. The system of claim 2 wherein the receiver processor receives the payment data via the central facility after the central facility has processed the payment data and indicated approval of the payment, the central facility supplying an approval code from the central facility via a fixed line to the receiver processor, and the receiver processor supplying the payment data via a communication link to the retailer processor.

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15. The system of claim 1 wherein the receiver processor comprises a store back office server having a payment application processor and a store database, an EPOS store collection point coupled to the store back office server, the payment data being received by the store back office server so the store database can be updated in respect of the approved payment, and the payment processor being for transmitting an approval signal containing an approval code to the EPOS collection point, the central facility confirming approval of payment to the consumer by transmission of an approval code to the communication

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device of the consumer, so that when the consumer presents at the collection point, the approval code is matched with the approval code stored at the collection point to confirm payment so the consumer can collect the goods or services at the collection point.

16. The system of claim 1 wherein the retailer processor comprises a retailer head office server having a transaction payment database for storing details of the payment which is approved by communication of a further communication link from the store back server to the retailer head office server so that the payment approval can be updated in the transaction payment database.

17. A payment transaction system comprising:

a first processor having an apparatus for receiving payment data from a communication device belonging to a consumer to enable payment to be made for goods or services, an EPOS checkout terminal, and a store back office server having a store database connected to the EPOS checkout terminal;

a retailer processor having a communication transmission processor and a transaction payment database; a first communication link connecting the receiver processor to the retailer processor;

a central facility having a payment approval processor and an account transaction payment database, the account transaction database maintaining a database of accounts relating to consumers so that the processor can interrogate the database and determine whether a payment is to be approved or declined;

a second communication link for connecting the retailer processor to the central facility so that the payment data can be transmitted from the retailer head office server to the payment approval processor, and for transmitting a signal back from the central facility to the head office server indicating that payment is approved

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to enable updating of the transaction payment database of the retail head office server;

5 a third communication link for communicating the central facility with the receiver processor for enabling an indication of the approval of the payment to be transmitted from the central facility to the receiver processor so that the EPOS checkout terminal is provided with an indication that payment is approved to enable a consumer to receive the goods or services relating to the payment.

15 18. The system of claim 17 wherein the central facility is also for transmitting a signal to the communication device of the consumer indicating that payment is approved.

19. The system of claim 18 wherein the signal is an SMS message.

20 20. The system of claim 17 wherein the communication device is provided with a preset template which is downloaded to facilitate the input of information by the consumer into the mobile telephone relating to the payment so the mobile telephone can transfer the payment data to the receiver processor.

30 21. The system of claim 17 wherein the receiver processor includes an EDC (Electronic Data Capture) machine or cradle for receiving the mobile telephone to enable the transfer of the payment information to the receiver processor.

35 22. The system of claim 17 wherein the communication device comprises a mobile telephone.

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23. The system of claim 17 wherein the second communication link comprises at least one fixed line for connecting the modem to the central facility.

5 24. The system of claim 17 wherein the first and third communication links comprise a common communication network interconnecting the receiver processor, the retailer processor and the central facility.

10 25. a payment transaction system comprising:  
a central facility having a payment approval processor and a transaction payment database, the database maintaining accounts relating to respective consumers, and the payment approval processor being for interrogating the  
15 database and determining whether a payment is to be approved based on the status of the consumers account, as maintained in the database, the central facility being for receiving payment data from a communication device belonging to a consumer, and if payment is to be approved  
20 for transmitting an approval code back to the communication device;

a receiver processor associated with a retail outlet for receiving an approval signal including the approval code from the central facility, the receiver processor  
25 including a store back office server having a payment application processor and a store database, the store database being for storing the approved payment, and an EPOS collection point for receiving from the payment application processor the approval code and for storing  
30 the approval code, so that when the consumer presents at the collection point to collect goods or services paid for, the approval code transmitted to the user's communication device and the stored approval code at the collection point are matched to confirm payment;

35 a communication link for communicating the central facility with the receiver processor;

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a retail head office server including a payment database for receiving from the store back office server approval payment details for storing the payment transaction details to enable reconciliation of payments  
5 with the central facility; and

a second communication link for connecting the store back office server with the retailer head office server.

26. The system of claim 25 wherein the first  
10 communication link comprises a fixed line communication link.

27. The system of claim 25 wherein the payment application processor of the store back office server  
15 communicates with the EPOS collection point via a store communication network.

28. The system of claim 25 wherein the communication device is provided with a preset template for downloading  
20 to facilitate the input of data by the consumer to form the payment data supplied to the central facility.

29. A payment transaction method comprising:  
receiving payment details from a consumer's  
25 communication device, the device being provided with a template for input of information by the consumer to allow the consumer to input payment data into the communication device relating to the payment which is to be made; and  
providing a central facility for maintaining an  
30 account relating to the consumer and for receiving the payment data for authorising the payment or declining the payment and for supplying a signal to the receiver processor which indicates whether the payment is authorised or declined.

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30. The method of claim 29 wherein the method further comprises storing details of payments made by the consumer

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to enable a retailer to reconcile payments made by the consumer with funds supplied from the central facility.

- 5 31. The method of claim 29 wherein the step of receiving payment data comprises receiving the data by a store EPOS checkout terminal, the terminal having apparatus for receiving a signal from the communication device which transmits the payment data from the communication device to the receiver processor.
- 10 32. The method of claim 29 wherein the central facility maintains an account transaction payment database for maintaining account details relating to the consumer, and an approval processor is used to receive the payment data relating to the payment, and for approving or declining the payment based on the status of the consumer's account as maintained in the account transaction payment database.
- 15 33. The method of claim 29 wherein the method further comprises maintaining a store back office server having a store database.
- 20 34. The method of claim 33 wherein the payment data is transmitted by a fixed line to the central facility for transmitting the payment data to the central facility server and for receiving via a fixed line an indication as to whether the payment is approved or declined, so that if the payment is approved, the approval can be updated in the transaction payment database, and supplying from the central facility to the store back office server an indication that the payment is approved or declined for in turn supply to the EPOS checkout terminal, so that a transaction associated with the payment can proceed if the payment is approved, or cease if the payment is declined.
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35. The method of claim 34 wherein a modem is used to supply the payment data via the fixed line to the approval processor.
- 5 36. The method of claim 34 wherein a single fixed line supplies the payment data from the modem to the approval processor and the approval or decline data from the approval processor to the retailer's head office server.
- 10 37. The method of claim 29 wherein the method supplies the payment data from the communication device via an EDC (Electronic Data Capture) machine or cradle in which the communicator device can sit so the data is transmitted by contact between the communicator device and the cradle.
- 15 38. The method of claim 29 wherein the payment data is supplied by infrared communication.
- 20 39. The method of claim 29 wherein payment data is supplied by blue-tooth communication from the communication device so the payment data is transmitted from the communication device to the EPOS checkout terminal.
- 25 40. The method of claim 29 wherein the supply of payment data is from a mobile telephone.
- 30 41. The method of claim 29 wherein the payment data is provided to a retail store via the central facility after the central facility has processed the payment data and indicated approval of the payment, the central facility supplying an approval code from the central facility via a fixed line.
- 35 42. The method of claim 41 wherein the payment data is received by a store back office server so a store database can be updated in respect of the approved payment,

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- transmitting an approval signal containing an approval code to an EPOS collection point, the central facility confirming approval of payment to the consumer by transmission of an approval code to the consumer, so that
- 5 when the consumer presents at the collection point, the approval code is matched with the approval code stored at the collection point to confirm payment so the consumer can collect the goods or services at the collection point.
- 10 43. The method of claim 42 wherein the method maintains a transaction payment database for storing details of the payment which is approved by communication of a further communication link from the store back server so that the payment approval can be updated in the transaction payment
- 15 database.